

United States Bankruptcy Court  
Eastern District of Virginia

In re Salim M. Abraham

Case No. 10-73290  
Debtor(s) Chapter 13

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- Involuntary/Voluntary Petition [*Specify reason for amendment:*   ]  
*Check if applicable:*  Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on*   .\*]  
 Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)  
 Schedule A - Real Property  
 Schedule B - Personal Property  
 Schedule C - Property Claimed as Exempt  
**Schedule D, E, or F, and/or list of Creditors or Equity Holders** - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (*\$26.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.*) *Check applicable statement(s):*  
 Creditor(s) added       Creditor(s) deleted  
 Change in amounts owed or classification of debt  
 No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]  
 Post-petition creditors added (Schedule of Unpaid Debts)  
**REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**  
 Schedule G- Executory Contracts and Unexpired Leases  
 Schedule H - Codebtors  
 Schedule I - Current Income of Individual Debtor(s)  
 Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

\*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]

- Statement of Financial Affairs  
 Chapter 7 Individual Debtor's Statement of Intention  
 Chapter 11 List of Equity Security Holders  
 Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims  
 Disclosure of Compensation of Attorney for Debtor  
 Other: \_\_\_\_\_

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: **N/A**

Date: May 18, 2011

/s/ John G. Merna

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]  
State Bar No.: **33812**  
Mailing Address: **The Merna Law Group, P.C.**  
**3419 Virginia Beach Blvd., #236**  
**Virginia Beach, VA 23452**  
Telephone No.: **(757)340-4895**

I, **Salim M. Abraham** certify under penalty of perjury that the amended forms herein are accurate and true to the best of my knowledge and belief.

Date: **May 18, 2011**

/s/ Salim M. Abraham

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Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b> Occupation Name of Employer How long employed Address of Employer	DEBTOR	SPOUSE

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>8,000.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

3. SUBTOTAL

\$ <u>8,000.00</u>	\$ <u>N/A</u>
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## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
 b. Insurance  
 c. Union dues  
 d. Other (Specify): \_\_\_\_\_

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>N/A</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>N/A</u>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>8,000.00</u>	\$ <u>N/A</u>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property  
 9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): \_\_\_\_\_

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

(Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>N/A</u>
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12. Pension or retirement income

13. Other monthly income

(Specify): Rent

DEBTOR	SPOUSE
\$ <u>2,500.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>2,500.00</u>	\$ <u>N/A</u>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>10,500.00</u>	\$ <u>N/A</u>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>10,500.00</u>	
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(Report also on Summary of Schedules and, if applicable, on  
 Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Note: Debtor is renting out his primary residence. The rents he will be receiving are listed above. He will be living with relatives to decrease his housing cost and free up money to make the plan payment.**

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Debtor(s)

## SCHEDELE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>400.00</u>
a. Are real estate taxes included?	Yes <u>  </u>	No <u>X</u>
b. Is property insurance included?	Yes <u>  </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ <u>0.00</u>
b. Water and sewer		\$ <u>0.00</u>
c. Telephone		\$ <u>0.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>500.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>0.00</u>
4. Food		\$ <u>300.00</u>
5. Clothing		\$ <u>50.00</u>
6. Laundry and dry cleaning		\$ <u>0.00</u>
7. Medical and dental expenses		\$ <u>0.00</u>
8. Transportation (not including car payments)		\$ <u>400.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>50.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>125.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>400.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>See Detailed Expense Attachment</u>		\$ <u>800.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>0.00</u>
b. Other <u>2nd Mortgage</u>		\$ <u>704.00</u>
c. Other <u>1st Mortgage</u>		\$ <u>2,435.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>300.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u>Contingencies</u>		\$ <u>253.00</u>
Other <u>Childcare (pending court order)</u>		\$ <u>758.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>7,475.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>10,500.00</u>
b. Average monthly expenses from Line 18 above		\$ <u>7,475.00</u>
c. Monthly net income (a. minus b.)		\$ <u>3,025.00</u>

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**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

Cable TV/Phone/Internet	\$ 150.00
Cell phone	\$ 350.00
<b>Total Other Utility Expenditures</b>	<b>\$ 500.00</b>

**Specific Tax Expenditures:**

Real Estate Taxes	\$ 250.00
Personal property taxes, tags, etc.	\$ 50.00
Income taxes	\$ 500.00
<b>Total Tax Expenditures</b>	<b>\$ 800.00</b>

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Chapter 13

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date May 18, 2011

Signature /s/ Salim M. Abraham  
Salim M. Abraham  
Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571